

IN THE SPECIFICATION

Please amend the paragraph beginning at page 2, line 19 as follows:

Utility Application Serial No. ~~[[--/--,--]]~~ 09/943,060, entitled "CAPITAL ALLOCATION
IN A NET INTEREST REVENUE IMPLEMENTATION FOR FINANCIAL PROCESSING
IN A RELATIONAL DATABASE MANAGEMENT SYSTEM," filed on ~~same date herewith~~
August 31, 2001, by Paul H. Phibbs, Jr., attorney's docket number 9391;